

Information to identify the case:

Debtor 1	<u>John J. Stillitano Jr.</u>	Social Security number or ITIN	xxx-xx-9649
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-32940-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John J. Stillitano Jr.

5/21/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John J. Stillitano, Jr.
Debtor

Case No. 19-32940-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 21, 2025

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID	Recipient Name and Address
db	+ John J. Stillitano, Jr., 111 S. Captains Drive, Little Egg Harbor, NJ 08087-1507
lm	+ Midland Mortgage, 4425 Ponce De Leon Boulevard, 5th Floor, Miami, FL 33146-1837
518610855	+ Home Depot, 1300-1320 Corporate Drive, Westbury, NY 11590-6625
518610857	+ KML Law Group, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518610861	+ Ocean County Sheriff's Office, 120 Hooper Avenue, P.O. Box 2191, Toms River, NJ 08754-2191
518610862	Schachter Portnoy LLC, 3490 US Route 1, Princeton, NJ 08540
518610863	+ Stark & Stark, 993 Lennox Drive, Lawrence Township, NJ 08648-2389
518711060	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100
518712330	+ TD Auto Finance LLC, 30 Montgomery Ste 1205, Jersey City NY 07302-3835

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 21 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 21 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518610852	+ EDI: CAPITALONE.COM	May 22 2025 00:38:00	Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
518610853	+ Email/Text: bankruptcy@cavps.com	May 21 2025 20:52:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2321
518653866	+ Email/Text: bankruptcy@cavps.com	May 21 2025 20:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518610854	+ EDI: CITICORP	May 22 2025 00:38:00	Citi Bank, P.O. Box 6241, Sioux Falls, SD 57117-6241
518610856	+ EDI: IRS.COM	May 22 2025 00:38:00	Internal Revenue Service, P.O Box 7346, Philadelphia, PA 19101-7346
518696402	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2025 20:52:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
518718755	+ EDI: AISMIDFIRST	May 22 2025 00:38:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518610858	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2025 20:52:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518610859	+ EDI: AISMIDFIRST	May 22 2025 00:38:00	Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126-0648
518610860	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 21 2025 20:50:00	N.J. Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695
518610864	+ EDI: LCITDAUTO	May 22 2025 00:38:00	TD Auto Finance, P.O. Box 16039, Lewiston, ME

District/off: 0312-3

User: admin

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Date Rcvd: May 21, 2025

Form ID: 3180W

Total Noticed: 24

04243-9520

518610865

Email/Text: tidewaterlegalebn@twcs.com

May 21 2025 20:51:00

Tidewater Finance Company, 6520 Indian River Road, Virginia Beach, VA 23464

518702733

+ EDI: AIS.COM

May 22 2025 00:38:00

Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KML Law Group, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
520644084	*+	John J. Stillitano, Jr., 111 S. Captains Drive, Little Egg Harbor, NJ 08087-1507

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
George E Veitengruber, III	on behalf of Debtor John J. Stillitano Jr. bankruptcy@veitengruberlaw.com, knapolitano15@gmail.com
Janelly Landa	on behalf of Creditor TD Auto Finance LLC jlanda@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Auto Finance LLC jdevine@gottliebbandgreenspan.com ecf@tmppllc.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7